COMPLETE LISTING OF CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently amended) A portable device for authenticating an individual's identity and authorizing use of limited access accounts, said portable device comprising:

a magnetic strip that is readable by a standard swipe card reader;

input communication means <u>including software</u> for receiving a request for an authentication signal from a remote terminal;

a power supply for providing power to the device;

a biometric sensor for detecting biometric information and producing a sensed biometric profile in a response to a received request for an authentication signal;

a memory for storing a biometric profile corresponding to an individual;

a processor for comparing the sensed biometric profile with the stored biometric profile and producing an authentication signal; and

output communication means for communicating the authentication signal to the remote terminal.

2. (Canceled).

- 3. (Original) The portable device of claim 1 further comprising a proximity antenna for sending messages to, and receiving messages from, another proximity antenna.
- 4. (Original) The portable device of claim 1 further comprising a microphone for receiving audible signals and voice recognition software for comparing said audible signals and stored individual voice profiles.
- 5. (Canceled).
- 6. (Original) The portable device of claim 1 further comprising a speaker that allows the processor to produce voice responses.
- 7. (Original) The portable device of claim 1 further comprising magnetic strip writing means that allow the processor to alter information contained on the magnetic strip.
- 8. (Original) The portable device of claim 1 wherein said memory contains certification information that can be examined by a remote terminal to determine if the device corresponds to an authorized account.

- 9. (Original) The portable device of claim 1 wherein the biometric sensor further comprises a fingerprint detector and the processor and memory further comprise fingerprint recognition software for determining if a sensed fingerprint matches a stored biometric profile.
- 10. (Original) The portable device of claim 1 wherein the portable device has a protrusion that is adapted to engage a swipe card reader.
- 11. (Original) An electronic data assistant, said electronic data assistant comprising:
- a card swipe interface that allows stored data to be communicated to a magnetic card reader;
- a data input that allows said electronic data assistant to receive personal identifying data from a remote source;
- a memory for storing personal identification information related to a particular individual;
- a processor for comparing said personal identification information and producing an authentication signal based upon said comparison; and
- a data output for communicating said authentication signal to a remote source.
- 12. (Original) The electronic data assistant of claim 11 wherein said data input further comprises a fingerprint sensor that produces a fingerprint profile as said

personal identifying data in response to an individual placing their finger against the fingerprint sensor.

- 13. (Original) The electronic data assistant of claim 11 wherein said data input further comprises a microphone that produces an electronic data signal in response to received audio signals and voice recognition software processes said electronic data signal to produce said personal identifying data.
- 14. (Canceled).
- 15. (Original) The electronic data assistant of claim 11 wherein said data output further comprises an infrared communication port.
- 16. (Original) The electronic data assistant of claim 11 further comprising a proximity antenna.
- 17. (Original) The electronic data assistant of claim 11 further comprising a microphone for receiving audio inputs and voice recognition software for processing said received audio inputs.

- 18. (Original) The electronic data assistant of claim 11 further comprising a display for communicating with a user and a keyboard for allowing said user to communicate with said electronic data assistant.
- 19. (Original) The electronic data assistant of claim 11 wherein the card swipe interface further comprises a blade-shaped protrusion adapted to be accepted by a card reader.
- 20. (Currently amended) A method of authorizing an individual to access an account or perform a transaction said method comprising:

detecting a communication center's request for an identification with a portable electronic device;

prompting an individual to respond to said request for an identification by providing biometric information to said portable electronic device;

receiving said biometric information from said user;

processing said biometric information to determine if said biometric information corresponds to a biometric profile;

producing an authentication signal; and

communicating said authentication signal to said communication center in response to receiving said request for an identification.

- 21. (Original) The method of claim 20 wherein the step of receiving biometric information from said user further comprises receiving a representation of said user's fingerprint.
- 22. (Original) The method of claim 20 wherein the step of receiving biometric information from said user further comprises receiving a voice sample from said user.
- 23. (Original) The method of claim 20 wherein the step of processing said biometric information to determine if said biometric information corresponds to a biometric profile further comprises comparing the biometric information to a biometric profile stored on a device carried by the individual.
- 24. (New) The portable device of claim 1 wherein said device performs an initial verification of a user's identity prior to transmitting any data to an external device.
- 25. (New) The portable device of claim 1 further comprising tamper resistant hardware or software that detects attempts to access data stored on the device or access a restricted portion of the device and erases stored data based upon said detection.

26. (New) The portable device of claim 1 wherein an identity of the remote terminal is verified to ensure that the remote terminal's is a known or authorized source.